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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

Date Submitted: July 7, 2004

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Sheet 1 of 40

Complete if Known

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
GNL	A1	6,363,164	B1	Jones et al.	03/26/2002	
	A2	5,760,916		Dellert et al.	06/02/1998	
	A3	4,321672		Braun et al.	03/23/1982	
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Examiner Signature

Nga Nguyen

Date Considered

1/6/05

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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Sheet 2 of 40

Complete if Known

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen

Attorney Docket Number 057898-0105

U.S. PATENT DOCUMENTS

		U.S. Patent Document			
✓	A43	4,680,803	DILELLA	07-14-1987	
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Examiner Signature

Nga Nguyen

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Sheet 3 of 40

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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen

Attorney Docket Number 057898-0105

U.S. PATENT DOCUMENTS

		U.S. Patent Document			
✓	A88	5,237,158	Kern et al.	08/17/1993	
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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office ³	Number*	Kind Code ⁵ (if known)			
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✓	A112	WO	97/22080		Financial Services Technology Consortium	06/19/1997	

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
✓	A113	Cisco partners with AT&T CMS on network switch manufacturing, Lucent Technologies [On-line], Sept. 26, 1995 [Retrieved Dec. 2, 2002]. Retrieved from the Internet: <URL: http://www.lucent.com/press/0995/950926.mma.html	

Examiner Signature

Nga B. Nguyen

Date Considered

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: July 7, 2004 (use as many sheets as necessary)				Complete if Known	
Sheet	4	of	40	Application Number	09/676,956
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				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0105

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Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	1/6/05
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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen

Sheet 5 of 40

Attorney Docket Number 057898-0105

NON PATENT LITERATURE DOCUMENTS

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nn	A126	MEDEIROS, Case Studies in Check Image Archive Applications at Large US Banks: Making the Business Case, The Tower Group, July 1998, 016:05W, p. 1-10, The Tower Group, Newton, MA, USA	
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Sheet	6	of	40	Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
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Examiner Signature	Nga Nguyen	Date Considered	1/6/05
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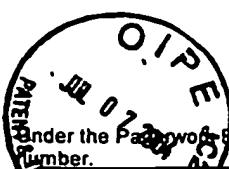
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Examiner Signature

Nga B. Nguyen

Date Considered

1/6/05

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: July 7, 2004

(use as many sheets as necessary)

Sheet 8 of 40

Complete if Known

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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MN	A153	New Guide Addresses Future of Payment Systems, Factiva [On-line], Apr. 29, 1993 [Retrieved June 20, 2003], Vol. 4, No. 8, ISSN: 1048-5120, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp	
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Examiner Signature

Nga Nguyen

Date Considered

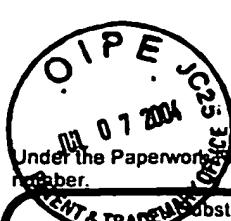
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Date Submitted: July 7, 2004

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Sheet 9 of 40

Complete if Known

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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Examiner Signature

Nga Nguyen

Date Considered

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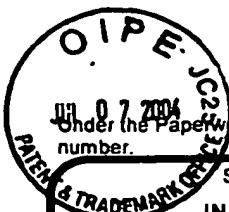
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INFORMATION DISCLOSURE
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Date Submitted: July 7, 2004

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Sheet 10 of 40

Complete if Known

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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First Named Inventor	Danne L. Buchanan
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Examiner Name	Nga B. Nguyen
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12 of 40			Attorney Docket Number	057898-0105

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MN	A189	Image-Based Check Archival System, Factiva [On-line], Apr. 15, 1993 [Retrieved June 20, 2003], Vol. 4, No. 7, ISSN: 1048-5120, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp		
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MN	A197	KUTLER, TRW Sells Image Processing System to Norwegian Clearing House, The American Banker, Nov. 16, 1988, Section: Technology Today, p. 9, American Banker, Inc.		

Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	1/6/05
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MN	A198	HELLAUER, Check processors deal with image at conference; Bank Administration Institute's 12th annual check processing conference, Computers in Banking, June 1989, Vol. 6, No. 6, p. 14, ISSN: 0742-6496, Information Access Company		
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MN	A206	LUNT, Welcome to sfnb.com The paradigm just shifted, ABA Banking Journal, Dec. 1995, Section: Cover Story, p. 40, American Bankers Association		

Examiner Signature	Nga Nguyen	Date Considered	1/6/05
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Substitute for form 1449B/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT			Application Number	09/676,956	
Date Submitted: July 7, 2004 <i>(use as many sheets as necessary)</i>			Filing Date	10/02/2000	
Sheet 14 of 40			First Named Inventor	Danne L. Buchanan	
			Group Art Unit	3628	
			Examiner Name	Nga B. Nguyen	
			Attorney Docket Number	057898-0105	

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ⁶
<i>ANR</i>	A207	FSTC Demonstrates Interbank Check Image Pilot; Multi-Vendor Systems Speeds Check Clearing, Cuts Fraud; FSTC Pilot Lays Foundation for Paper Check Truncation, PR Newswire, Dec. 12, 1995, Section: Financial News, PR Newswire Association, Inc.		
<i>ANR</i>	A208	MARJANOVIC, Fed Buys Banctec Check-Image Storage System, The American Banker, Feb. 1, 1996, Section: Technology/Operations, p. 18, American Banker, Inc.		
	A209	Image Technology in Banking Conference, Reference Guide, Oct. 18-20, 1995, Bank Administration Institute, Nashville, TN, USA		
	A210	Check Processing Conference, Reference Guide, Mar. 22-25, 1994, Bank Administration Institute, New Orleans, Louisiana, USA		
	A211	Banctec announces new image archiving product and initial sale to major U.S. bank, Business Wire, Nov. 10, 1994, Business Wire, Inc.		
	A212	Storage Technology and Data General Adopt DLT Tape Drives, Data Storage Report, May 1, 1996, Section: ISSN: 0267-5447, Information Access Company		
	A213	IA Corp. Uses StorageTek Robotic Library for First Client/Server Check Image Archive at Union Bank of California; New client/server CheckVision Archive Application Stores Millions of Checks Per Day Using StorageTek Technology for Quicker Image Retrieval and On-line Client Viewing, Business Wire, Oct. 7, 1996, Business Wire, Inc.		
	A214	DAVIES et al., Security for Computer Networks, An Introduction to Data Security in Teleprocessing and Electronic Funds Transfer, 1989, Second Edition, John Wiley & Sons		
<i>ANR</i>	A215	BRISCO, DNS Support for Load Balancing, Apr. 1995, p. 1-7, Trade & Industry; Magazine		

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>1/6/05</i>
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			Filing Date	10/02/2000	
			First Named Inventor	Danne L. Buchanan	
			Group Art Unit	3628	
			Examiner Name	Nga B. Nguyen	
			Attorney Docket Number	057898-0105	
			15	of	40

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
MR	A216	Santa Fe Firm Offers Long-Life Data, Data Channels, Jan. 15, 1996, Vol. 23, No. 2, ISSN: 0092-7290, Information Access Company	
	A217	Payments, Clearance, and Settlement; A Guide to the Systems, Risks, and Issues, Report to the Chairman Committee on Banking and Financial Services House of Representatives (001656), June 1997, GAO/GGD97-73, United States General Accounting Office	
	A218	Image Technology in Banking Conference, October 18-20, 1995, Nashville, Tennessee, #P15976.	
	A219	Financial Services Technology Consortium Interbank Check Imaging Project, Financial Services Technology Consortium, New York, NY, May 25, 1994.	
	A220	Few Banks Buying Check-Image Systems, Technology/Operations, American Banker, pps. 16-38, April 5, 1994.	
	A221	Financial Services Technology Consortium Interbank Check Imaging Project, ABA Corporate Operations Committee, pps. 1-6, April 28, 1995.	
	A222	Request for Proposal for Check Image Processing and Archival and Retrieval Systems for the Federal Reserve, Image Archival System RFP, FR-INTERNAL, Version 1.0, April 21, 1994.	
	A223	Name of Attendees Offerors Conference, pps. 1-2, May 13, 1994.	
✓ MR	A224	Capture and Processing Overview, 5 pages.	

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<p style="text-align: center;">O I P E INFORMATION DISCLOSURE STATEMENT BY APPLICANT JUL 07 2004 N Date Submitted: July 7, 2004 (use as many sheets as necessary)</p>		<p style="text-align: center;">Complete if Known</p> <table border="1"> <tr> <td>Application Number</td> <td>09/676,956</td> </tr> <tr> <td>Filing Date</td> <td>10/02/2000</td> </tr> <tr> <td>First Named Inventor</td> <td>Dannie L. Buchanan</td> </tr> <tr> <td>Group Art Unit</td> <td>3628</td> </tr> <tr> <td>Examiner Name</td> <td>Nga B. Nguyen</td> </tr> <tr> <td>Attorney Docket Number</td> <td>057898-0105</td> </tr> </table>		Application Number	09/676,956	Filing Date	10/02/2000	First Named Inventor	Dannie L. Buchanan	Group Art Unit	3628	Examiner Name	Nga B. Nguyen	Attorney Docket Number	057898-0105
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16	of	40													

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mn	A225	Capture and Processing Overview, 5 pages. (SAME AS ABOVE)	
	A226	Image Archival System RFP, Federal Reserve Bank of Boston, Version 1.c, Revised June 7, 1994.	
	A227	Request for Proposal for Check Image Processing and Archival and Retrieval Systems for the Federal Reserve, Image Archival System RFP, Version 1.b, Revised May 26, 1994.	
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	A230	Financial Services Technology Consortium Interbank Check Imaging Project, Financial Services Technology Consortium, New York, NY, May 25, 1994.	
	A231	Barclays Revs Up IBM Check Imaging System, Technology/Operations, American Banker, pp. 14, March 29, 1994.	
	A232	Barnett Moving to Image-Based Check Sorting, Technology/Operations, American Banker, pp. 31, March 25, 1994.	
mn	A233	Secure Remote Access to Financial Services for the Financial Services Industry, Working Draft, American National Standard X9, American Bankers Association, August 10, 1996, United States.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	1/6/05
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<p style="text-align: center;">Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: July 7, 2004 (use as many sheets as necessary)</p> <p style="text-align: right;">Sheet 17 of 40</p>			Complete if Known	
			Application Number	09/676,956
			Filing Date	10/02/2000
			First Named Inventor	Danne L. Buchanan
			Group Art Unit	3628
			Examiner Name	Nga B. Nguyen
			Attorney Docket Number	057898-0105

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nn	A234	DNS Support for Load Balancing, Rutgers University, pps. 1-7, April 1995.		
	A235	RFP Amendment, RFP Amendment, Offerors, Federal Reserve Bank of Boston RFP #0729, April 12, 1995.		
	A236	RFP Amendment, RFP Amendment, Offerors, Federal Reserve Bank of Boston RFP #0729, April 12, 1995. DUPLICATE OF ABOVE		
	A237	Development of an Image-Enhanced Truncation Check Processing System –Request for Proposals-, Federal Reserve Bank of Boston, February 7, 1992.		
	A238	Development of an Image-Enhanced Truncation Check Processing System –Request for Proposals-, Federal Reserve Bank of Boston, February 1992.		
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	A240	Roush, Crain's Detroit Business, MSW – Draft, pp. 306-308, August 6, 2003.		
	A241	Tramer, Giving a Boost to Smaller Banks: Fed's Paperless Check Processing System Helps Little Guys Compete, MSW – Draft, pp. 260-261, August 6, 2003.		
nn	A242	Lipowicz, Banks Seek Way to Vie With Fed, MSW – Draft, pp. 211-212, August 6, 2003.		

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			Application Number	09/676,956
			Filing Date	10/02/2000
			First Named Inventor	Danne L. Buchanan
			Group Art Unit	3628
			Examiner Name	Nga B. Nguyen
18 of 40			Attorney Docket Number	057898-0105

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MN	A243	Seeberg, Advanced Document Processing at the Union Bank of Norway, IMC Journal, pp. 23-25, 1983.	
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	A245	Wagner, Sizing Up The Impact of Image Processing, Computers in Banking, Vol. 6, No. 6, pp. 22, 68, June 1989.	
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	A247	Bussert, The Paper Predicament, A Hunter Publication, Vol. 18, No. 7, pp. 72, 74, July 1990.	
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	A250	Tracey, IBM Unveils First Stage of Image/Check System, Computers in Banking, Vol. 7, No. 4, April 1990.	
MN	A251	Newman, et al., Cryptography in the Private Sector, IEEE Communications Magazine, Vol. 24, No. 8, pp. 7-10, August 1986.	

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<i>MN</i>	A252	Kutler, TRW Sells Image Processing System to Norwegian Clearing House, American Banker, The Daily Financial Services Newspaper, Vol. CLIII, No. 224, November 16, 1988.		
	A253	Howe, et al., Government Plans for Data Security Spill Over To Civilian Networks, Data Communications, March 1987.		
	A254	Marjanovic, Five More Big Regionals Join National Clearinghouse, American Banker, The Daily Financial Services Newspaper, Vol. CLIIX, No. 140, July 22, 1994.		
	A255	Brubaker, et al., Electronic Check Presentment Is Ready For the Challenge of Same-Day Settlement, American Banker, The Daily Financial Services Newspaper, Vol. CLVIII, No. 228, December, 1993.		
	A256	Carreker, Strides in Electronic Checking Transforming Payment System (Includes Related Articles) (Cover Story), Bank Administration Institute, Vol. 68, No. 3, pp. 1-14, 1 March 1992.		
	A257	Iida, Electronic Presentment Due for N.Y. Test, American Banker, Vol. CLVII, No. 142, July 27, 1992.		
	A258	Major Check Industry Changes No Longer A Pipe Dream, Financial Services Report Phillips Business Information, Inc., Factiva, Vol. 9, No. 25 ISSN: 0894-7260, pp. 1-5, 23 December 1992.		
	A259	Murphy, Electronic Check Clearing Alternatives Take Shape, ABA Banking Journal, pp. 62-66, May 1993.		
<i>MN</i>	A260	Articles, IBM Systems Journal, Vol. 29, Issue 3, pp 1-2, 1990.		

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mr	A261	IBM Online Library: Installing and Using the Online Library, IBM Corp., GC31-8311-07, Eighth Edition, September 1998.		
	A262	Online Library, Payment Solutions Collection, IBM, December 1998.		
	A263	IBM 3898 Image Processor, Product Announcement, IBM, US Marketing & Services, March 13, 1990.		
	A264	IBM ImagePlus High Performance Transaction System Overview, IBM, US Marketing & Services, pp. 1-7, March 13, 1990.		
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	A268	CPCS Mass Data Set, 1-92 CPCS Programming and Diagnostic Guide.		
mr	A269	Kniskern, Engineering a Visionary Solution, Datamation, Vol. 36, No. 8, p90(2), pp. 1-3, April 15, 1990.		

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Examiner Signature	<i>Nga Nguyen</i>	Date Considered	1/6/05
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		INFORMATION DISCLOSURE STATEMENT BY APPLICANT															
		Date Submitted: July 7, 2004															
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Sheet		22	of	40													
<i>Complete if Known</i>																	
<table border="1"> <tr> <td>Application Number</td> <td>09/676,956</td> </tr> <tr> <td>Filing Date</td> <td>10/02/2000</td> </tr> <tr> <td>First Named Inventor</td> <td>Danne L. Buchanan</td> </tr> <tr> <td>Group Art Unit</td> <td>3628</td> </tr> <tr> <td>Examiner Name</td> <td>Nga B. Nguyen</td> </tr> <tr> <td>Attorney Docket Number</td> <td>057898-0105</td> </tr> </table>						Application Number	09/676,956	Filing Date	10/02/2000	First Named Inventor	Danne L. Buchanan	Group Art Unit	3628	Examiner Name	Nga B. Nguyen	Attorney Docket Number	057898-0105
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<i>MN</i>	A279	AT&T SIIPS Proof-of-Deposit Operations Guide, AT&T Confidential, D1-4619-A, Issue 1, March 1995.		
	A280	AT&T SIIPS Proof-of-Deposit Operations Guide, General Information.		
	A281	AT&T SIIPS Proof-of-Deposit System Administration Guide.		
	A282	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing Conference, San Antonio, TX, March 31, 1996, pp. 1-106.		
	A283	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Orlando, FL, October 27, 1996, pp. 1-100.		
	A284	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing SuperConference, New Orleans, LA, March 24, 1998.		
	A285	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Nashville, TN, October 18, 1995, pp. 1-93.		
	A286	IBM HPTS General Information Manual, Glossary, Numerics, Bibliography, and Index, 1990, pp. X1 to X15.		
<i>MN</i>	A287	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A5.		

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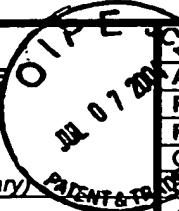
Application Number	09/676,956
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Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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MN	A288	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A6 and X1-X15.	
	A289	"Operational image systems: A new opportunity," IBM Systems Journal, 1990, pp. 304-313.	
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MN	A296	"Electronic check presentment on the move," ABA Banking Journal, August 1995, pp. 53-56.	

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Nga Nguyen

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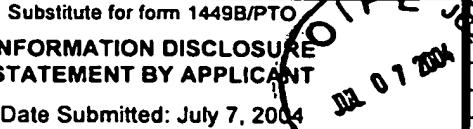
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Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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MR	A297	GOPISETTY, S., et al., "Automated forms – processing software and services," <i>IBM Journal of Research and Development</i> , vol. 40, no. 2, March 1996, pp. 211-230.	
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Application Number

09/676,956

Filing Date

10/02/2000

First Named Inventor

Danne L. Buchanan

Group Art Unit

3628

Examiner Name

Nga B. Nguyen

Attorney Docket Number

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mn	A306	FRANCA, V., "A Station for Capture, Processing and Storing of Documents," <i>IEEE, 1991, Proceedings, vol. II, 6th Mediterranean Electrotechnical Conference, May 22-24, 1991, Ljubljana, Slovenia, Yugoslavia, pp. i-xviii, and 1264-1267.</i>	
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mn	A314	MEDEIROS, DAVID, "Statement with check images: update," <i>The Tower Group, Category: Industry Case Study, check imaging, D100-400, edit history: 09/05/96.</i>	

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Examiner Name	Nga B. Nguyen
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MN	A315	BENMOHAMED, LOTFI, et al., "Architecture and Performance Analysis of a Large Scale Archival and Retrieval System," <i>Proceedings SPIE – The International Society for Optical Engineering</i> , vol. 2606, October 25-26, 1995, Philadelphia, Pennsylvania, pp. 36-47.	
	A316	O'SULLIVAN, ORLA, "Data warehousing-without the warehouse," <i>ABA Banking Journal</i> , December 1996, vol. LXXXVIII, no. 12, pp. 3, 42-44.	
	A317	LUNT, PENNY, "Paper-shy brokerages," <i>ABA Banking Journal</i> , October 1996, vol. LXXXVIII, no. 10, pp. 3, 73-75.	
	A318	LUNT, PENNY, "Microfilm begone—companies want check images," <i>ABA Banking Journal</i> , August 1996, vol. LXXXVIII, no. 8, pp. 3, 57, 62.	
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	A320	CROWE, MARIANNE, "Imaging: Getting Clear Benefits," <i>Bank Systems – Technology</i> , pp. 42, 43, and 1-3.	
	A321	"Image Archive Yields Faster Retrieval," <i>News Briefs, Bank Systems Technology</i> , May 1996, p. 16.	
↓	A322	*Document Management – Imaging System Achieves Payback in One Year," <i>Managing Office Technology</i> , August 1997, p. 31.	
MN	A323	TAUBERT, C., "Workflow System Rids Branches of Paper," <i>Bank Systems Technology</i> , June 1996, p. 26.	

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MN	A324	AMATO-MCCOY, DEENA, "State Dept. Credit Union Improves Check Retrieval," <i>Bank Systems Technology</i> , April 1997, p. 28.		
	A325	ARENDE, MARK, "Check imaging: Banks are getting the picture," <i>ABA Banking Journal</i> , May 1992, pp. 44, 47, 49, 51, 53.		
	A326	"Six Hardware Devices in One," <i>Wall Street & Technology</i> , March 1993, "Product Watch"		
	A327	KULKOSKY, VICTOR, "Wall Street Wakes Up to Image Management," <i>Wall Street Computer Review</i> , pp. 39-42.		
	A328	FLEMING, TRENT, "The road to imaging for community banks," <i>ABA Banking Journal</i> , December 1993, pp. 60, 62, 65		
	A329	"Unisys check imaging delivers the competitive magic of tomorrow. Today..," 1992, Unisys Corporation.		
	A330	GROENFELDT, TOM, "CheckScan gives images to customers," <i>Bank Systems – Technology</i> , December 1995, pp. 20, 22.		
	A331	O'KEEFE, MICHELE, "Signet's View: Image is (Almost) Everything," <i>Bank Systems – Technology</i> , pp. 34+		
MN	A332	GRIGSBY, MASON, "Document Management – Integrated Document Solutions: The Next Generation," <i>Managing Office Technology</i> , December 1996, vol. 41, no. 12, pp. 28-29.		

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MN	A333	ABA Banking Journal, vol. LXXXVII, Issue No. 8, August 1995, page 2.		
	A334	S. MARJANOVIC, Mich. National streamlines imaging with IBM system, American Banker, Sept. 13, 1995, p. 1-2, Vol. 160, No. 176		
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	A336	S. HELM, Who's doing what in image processing, DialogNews Document [On-line], Jan. 1991 [Retrieved 11/15/2002], Vol. 83, No. 1, p. 31(3), ABA Banking Journal. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi		
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MN	A341	B. TRACEY, IBM unveils first stage of image-check system, DialogNews Document [On-line], April, 1990 [Retrieved 11/25/2002], Vol. 7, No. 4, p. 12(3), Computers in Banking. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi		

Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	1/6/05
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⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	09/676,956
Date Submitted: July 7, 2004				Filing Date	10/02/2000
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
Sheet	29	of	40	Attorney Docket Number	057898-0105

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
mn	A342	Verifone software links PCs to the point of sale, DialogNews Document [On-line], Aug. 16, 1993 [Retrieved 11/25/2002], Vol. 158, No. 156, p. 13A(1), American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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mn	A350	Broadway & Seymour to Invest in Two Strategic Initiatives, DialogNews Document [On-line], March 15, 1995 [Retrieved 11/20/2002], p. 03151248, Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

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		Filing Date	10/02/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet	30	of	40
		Attorney Docket Number	057898-0105

(use as many sheets as necessary)

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MJ	A351	Broadway & Seymour Announces Client/Server Product For Item And Image Processing, DialogNews Document [On-line], Mar. 20, 1995 [Retrieved 11/20/2002], p. 03201186, Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
	A352	Broadway & Seymour announces new VISUALIMPACT release, DialogNews Document [On-line], Mar. 29, 1996 [Retrieved 11/20/2002], p. 3291274, Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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	A358	Huntington Bancshares in the Forefront of Technology with Purchase of Unisys Check Imaging System, DialogNews Document [On-line], Oct. 11, 1989 [Retrieved 11/20/2002], p. 1, PR Newswire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
MJ	A359	Impact of Imaging, DialogNews Document [On-line], Nov. 1991 [Retrieved 11/20/2002], Vol. 67, No. 11, p. 56, Bank Management. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	1/6/05
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Date Submitted: July 7, 2004 <i>(use as many sheets as necessary)</i>				Application Number	09/676,956
				Filing Date	10/02/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
Sheet	31	of	40	Attorney Docket Number	057898-0105

NON PATENT LITERATURE DOCUMENTS

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MN	A360	Systematics to use deposited-check imaging; installation at firm's N.J. center would be the first by an outsourcer, DialogNews Document [On-line], May 19, 1993 [Retrieved 11/20/2002], Vol. 158, NO. 95, p. 3(1), American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
	A361	Signet Bank Processes Over 2,500 Documents/Hour in Unisys Check Imaging Tests, DialogNews Document [On-line], Apr. 9, 1991 [Retrieved 11/20/2002], p. 0409P8428, PR Newswire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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MN	A368	POD Check Imaging Faces New Challenges, DialogNews Document [On-line], Mar. 1997 [retrieved 10/24/2002], Vol. 10, No. 3, p. 23, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	1/6/05
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		Application Number	09/676,956
		Filing Date	10/02/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0105

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mn	A369	M. GARVEY, Check Processing Goes Digital - Chase Manhattan Bank to store checks electronically, saving time and money, DialogNews Document [On-line], Sept. 15, 1997 [Retrieved 10/24/2002], No. 648, p. 20, INFORMATIONWEEK. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
	A370	Image Archive Forum, Payments System Task Force, 5 pages	
	A371	Image Archive Forum, Payments System Task Force, Flow No. 1-13	
	A372	Methodology and Value (Presentation), Image Archive Forum, Sept. 19, 1997, p. 1-20; Economic Framework, Jan. 27, 1998 cover page	
	A373	Check-Image Interchange Inches Closer, DialogNews Document [On-line], Jan. 1997 [Retrieved 10/24/2002], Vol. 10, No. 1, p. 19, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
	A374	Financial Services Technology Consortium, PACES Paperless Automated Check Exchange & Settlement Project Proposal, Apr. 23, 1998, p. 1-25	
	A375	FSTC Projects, Check Image Exchange Project, FSTC: Projects [On-line] [Retrieved 10/30/2002]. Retrieved from the Internet: <URL: http://www.fstc.org/projects/imaging/public/information.cfm	
	A376	Financial Services Technology Consortium (Ansi6v4(1).ppt), p. 1-27	
mn	A377	FSTC Interbank Check Image Project (no1016v4(1).ppt), p. 1-18	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	1/6/05
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
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		Attorney Docket Number	
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mn	A378	Current Check Flow (Gcheck(1).ppt), p. 1-4	
	A379	Check Image Exchange Project, FSTC: Projects [On-line] [Retrieved 10/30/2002] [Retrieved from the Internet: <URL: http://www.fstc.org/projects/imaging/participants.cfm]	
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	A381	Error Messages, NCR 7731 Personal Image Processor (D1-2453-C), 1992, NCR Corporation, USA	
	A382	Planning and Installation Guide, NCR 7731 Personal Image Processor, (D1-2302-D), 1993, NCR Corporation	
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	A384	NCR and Unisys exchange check images in a pivotal test, DialogNews Document [On-line], Apr. 8, 1993 [Retrieved 11/20/2002], Vol. 158, No. 67, p. 3(1), American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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mn	A386	Banks to Test Imaging for Clearing Checks, DialogNews Document [On-line], Sept. 14, 1992 [Retrieved 11/20/2002], p. 35, CommunicationsWeek. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

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		Attorney Docket Number	057898-0105

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MN	A387	NCR demonstrates full line of retail products at NRF conference, AT&T News Release [On-line], Jan. 18, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0193/930118.ncd.html	
	A388	Western Bank purchases NCR's Document Managing System, AT&T News Release [On-line], Aug. 31, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0892/930831.nca.html	
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	A393	NCR deposit processing technology speeds banking operations, AT&T News Release [On-line], Dec. 7, 1992 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/1292/921207.ncc.html	
	A394	Norwest Bank selects NCR image-based processing systems, AT&T News Release [On-line], Aug. 2, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0893/930802.nca.html	
MN	A395	New ATM from AT&T GIS features automated document processing, AT&T News Release [On-line], Nov. 29, 1994 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/1194/941129.ncb.html	

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

Date Submitted: July 7, 2004

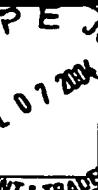
(use as many sheets as necessary)

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Sheet 35 of 40

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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
MN	A396	NCR introduces Scalable Image Item Processing Solution, AT&T News Release [On-line], Jan. 19, 1996 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0196_960119.nca.html	
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Complete if Known	
		Application Number	09/676,956
		Filing Date	10/02/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet	36	of	40
		Attorney Docket Number	057898-0105

(use as many sheets as necessary)

Date Submitted: July 7, 2004



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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	
(NN)	A405	Unix-based image statement software, DialogNews Document [On-line], Feb. 1993 [Retrieved 11/15/2002], Vol. 85, No. 2, p. 80(1), ABA Banking Journal. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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(NN)	A413	NCR: NCR introduces 7780 item processing system; image-based systems scans and reads documents, DialogNews Document [On-line], Mar. 11, 1992, 06:00 PT [Retrieved on 2/10/2003], Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

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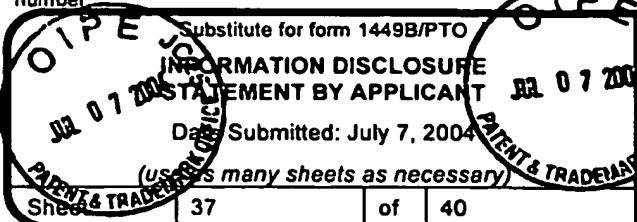
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 INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: July 7, 2004 (use as many sheets as necessary) Sheet 37 of 40		Complete If Known	
		Application Number Filing Date First Named Inventor Group Art Unit Examiner Name	09/676,956 10/02/2000 Danne L. Buchanan 3628 Nga B. Nguyen
		Attorney Docket Number	057898-0105

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MNR	A414	DFA compacts big features, DialogNews Document [On-line], May 1992 [Retrieved 2/10/2003], Vol. 40, No. 5, p. 20(1), Appliance Manufacturer. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi		
	A415	Banks To Check Out Imaging, DialogNews Document [On-line], Oct. 19, 1992 [Retrieved 2/10/2003], p. 46, CommunicationsWeek International. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi		
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	A420	New image-based systems target low-volume shops, DialogNews Document [On-line], Apr. 10, 1996 [Retrieved 2/10/2003], Vol. 13, p. 7(1), Financial Services Report. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi		
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MNR	A422	NCR Renames SIIPS, Plans New Sorters, DialogNews Document [On-line], Mar. 13, 1997 [Retrieved 2/10/2003], Vol. 8, No. 5, p. N/A, Item Processing Report. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi		

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	1/6/05
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Sheet 38 of 40

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Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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MN	A423	NCR Helps To Speed Up Check Processing, DialogNews Document [On-line], May 2, 1997 [Retrieved 2/10/2003], p. N/A, Newsbytes News Network. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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	A427	The High-Quality Imaging Solution...for front or back office processing, 7731, 1999 NCR Corporation, Ohio, USA	
	A428	Product Overview, 7731 Low-Volume Image Item Processor, NCR - Hardware - 7731 [On-line] [Retrieved 2/10/2003], Retrieved from the Internet: <URL: wysiwyg://25/http://www.ncr.com/products/hardware/hw_7731_product.htm	
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MN	A431	Financial Services Technology Consortium Interbank Check Imaging Project White Paper, June 20, 1994, p. 1-30	

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mr	A432	American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification (ANSI/ABA X9.xx-1994 Draft version 0.7), American National Standards Institute, Inc., Approved 1994, p. 1-202	
	A433	FSIC Check Image Exchange Project - Proposed Pilot Cash Letter Flow, Mar. 9, 1995, 5 Figures	
	A434	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5	
	A435	Archive Storage and Retrieval Component Decomposition, FSTC Check Image Interchange Project, May 25, 1995, p. 1-20 with attachments	
	A436	R. BROWN, Preliminary Architecture and Project Plan, FSTC Image Interchange Project, Pilot Phase-1A, IBM Corporation, 6/30/1995, p. 1-34	
	A437	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16	
✓	A438	Image Quality Functional Requirements, 7/26/1995, p. 1-19	
mr	A439	Program Product, Electronic Payment Systems Support/Check Processing Control System: Program Reference and Operations Manual, Program No. 5734-F11, IBM, Fax from Meinert Engineering, 8/8/2002, 7 pages	

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9m	A440	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM	
nn	A441	BancorpSouth Inc. Decentralizes Check Capture and Image with BISYS® Document Solutions [On-line]	
cnw	A442	M. GARVEY, Check Processing Goes Digital, InformationWeek Online News in Rev [On-line], [Retrieved 7/29/2002], InformationWeek.com. Retrieved from the Internet: <URL: http://www.informationweek.com/648/48iuchk.htm	

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